

# Appendix E

## Top 40 Insurance Companies by Line of Business in Washington 2003

- Accident and Health
- Annuities
- Life
- Property and Casualty

Top 40 Authorized Companies  
Zero Premium Companies Excluded

State of Washington  
Office of Insurance Commissioner  
2003 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written(5)	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premiera Blue Cross	47570	WA	HCSC	\$1,959,453	21.00%	\$1,966,672	\$1,660,944	84.45%	794,255
2	Regence Blue Shield	53902	WA	HCSC	\$1,625,338	17.42%	\$1,660,032	\$1,342,651	80.88%	937,114
3	Group Hlth Cooperative	95672	WA	HMO	\$1,403,443	15.04%	\$1,426,633	\$1,449,011	101.57%	435,482
4	Pacificare of WA Inc	48038	WA	HCSC	\$582,660	6.24%	\$582,157	\$519,896	89.31%	117,964
5	Community Health Plan of WA	47049	WA	HCSC	\$353,018	3.78%	\$363,479	\$309,392	85.12%	191,244
6	Group Health Options Inc	47055	WA	HCSC	\$334,502	3.58%	\$332,164	\$293,033	88.22%	110,282
7	Molina Healthcare of WA Inc	96270	WA	HMO	\$333,899	3.58%	\$333,510	\$265,678	79.66%	182,854
8	Washington Dental Service	47341	WA	HCSC	\$313,640	3.36%	\$314,145	\$279,897	89.10%	813,900
9	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$279,767	3.00%	\$279,193	\$267,629	95.86%	83,416
10	KPS Health Plans	53872	WA	HCSC	\$123,137	1.32%	\$123,743	\$105,980	85.65%	51,788
11	United Healthcare Ins Co	79413	CT	L&D	\$101,095	1.08%	\$100,650	\$84,363	83.82%	
12	Standard Ins Co	69019	OR	L&D	\$88,551	0.95%	\$88,886	\$64,180	72.20%	
13	LifeWise Health Plan of WA	52633	WA	HCSC	\$85,948	0.92%	\$83,947	\$54,547	64.98%	48,157
14	RegenceCare	95648	WA	HMO	\$79,441	0.85%	\$79,797	\$70,382	88.20%	22,970
15	Unum Life Ins Co Of Amer	62235	ME	L&D	\$76,774	0.82%	\$77,162	\$43,216	56.01%	
16	Asuris Northwest Health	47350	WA	HCSC	\$75,961	0.81%	\$76,347	\$64,602	84.62%	35,979
17	Columbia United Providers Inc	47047	WA	HCSC	\$72,806	0.78%	\$73,906	\$62,445	84.49%	40,433
18	Aetna Life Ins Co	60054	CT	L&D	\$68,439	0.73%	\$69,278	\$45,271	65.35%	
19	Mega Life & Health Ins Co The	97055	OK	L&D	\$65,176	0.70%	\$65,531	\$43,924	67.03%	
20	Metropolitan Life Ins Co	65978	NY	L&D	\$57,792	0.62%	\$49,463	\$45,415	91.82%	
21	Aetna Health Inc	47060	WA	HCSC	\$54,102	0.58%	\$53,419	\$37,733	70.64%	19,710
22	American Family Life Asr Co Columbus	60380	NE	L&D	\$47,023	0.50%	\$47,968	\$20,143	41.99%	
23	Sterling Life Ins Co	77399	IL	L&D	\$41,401	0.44%	\$41,586	\$27,815	66.89%	
24	Connecticut General Life Ins Co	62308	CT	L&D	\$37,293	0.40%	\$36,672	\$39,083	106.57%	
25	General Electric Capital Assur Co	70025	DE	L&D	\$35,185	0.38%	\$38,707	\$18,580	48.00%	
26	Regence BCBS OR	54933	OR	HCSC	\$35,052	0.38%	\$35,074	\$27,298	77.83%	14,528
27	State Farm Mut Auto Ins Co	25178	IL	P&C	\$33,929	0.36%	\$32,526	\$23,159	71.20%	
28	Safeco Life Ins Co	68608	WA	L&D	\$33,039	0.35%	\$33,826	\$13,265	39.22%	
29	Regence Health Maintenance OR Inc	96250	OR	HMO	\$31,662	0.34%	\$31,667	\$24,986	78.90%	12,212
30	Pacific Life & Annuity Co	97268	AZ	L&D	\$29,687	0.32%	\$29,445	\$24,654	83.73%	
31	United Of Omaha Life Ins Co	69868	NE	L&D	\$29,497	0.32%	\$30,351	\$18,200	59.96%	
32	Continental Cas Co	20443	IL	P&C	\$28,364	0.30%	\$19,164	\$28,619	149.34%	
33	Bankers Life & Cas Co	61263	IL	L&D	\$25,259	0.27%	\$25,442	\$11,844	46.55%	
34	Fortis Benefits Ins Co	70408	MN	L&D	\$24,236	0.26%	\$24,293	\$17,923	73.78%	
35	Mid West Natl Life Ins Co Of TN	66087	TN	L&D	\$24,037	0.26%	\$23,633	\$15,867	67.14%	
36	Health Net Life Ins Co	66141	CA	L&D	\$23,618	0.25%	\$23,820	\$18,123	76.08%	
37	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$22,850	0.24%	\$21,323	\$20,610	96.65%	
38	Life Investors Ins Co Of Amer	64130	IA	L&D	\$21,031	0.23%	\$20,981	\$7,203	34.33%	
39	Vision Service Plan	47317	WA	HCSC	\$18,387	0.20%	\$18,474	\$22,415	121.33%	1,103,601
40	American Home Assur Co	19380	NY	P&C	\$18,157	0.19%	\$511	\$105	20.49%	
All 355 Other Companies					\$636,057	6.82%	\$648,213	\$424,382	85.74%	108,058
Totals (Loss Ratio is average)(4)					\$9,330,706	100.00%	\$9,383,790	\$7,914,461	84.34%	5,123,947

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternat

(2)Also means claims and benefits incurred.

(3)Washington enrollment not provided by insurance companies.

(4)Totals do not represent all health coverage in Washington

(5)Premiums written for HMO, HCSC and LHCSC is Premiums Collected.